

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 1/16/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nina F. Hutton-McGown  
4111 Russet Way  
Country Club Hills, IL 60478

Case Number: 15-01476 Office Code: 1	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-1998
Attorney for Debtor(s) (name and address): David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090 Telephone number: 847 520-8100	Bankruptcy Trustee (name and address): Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603 Telephone number: 312 294-5900

**Meeting of Creditors:**

Date: **February 23, 2015** Time: **12:30 PM**

Location: **55 East Monroe, Suite 3850, Chicago, IL 60603**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **5/26/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **7/15/15**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees**

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **March 25, 2015**, Time: **11:00 AM**, Location: **219 South Dearborn, Courtroom 682, Chicago, IL 60604**

**The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00**

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/24/15**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: January 20, 2015

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

In re:  
Nina F. Hutton-McGlown  
DebtorCase No. 15-01476-JBS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson  
Form ID: b9iPage 1 of 2  
Total Noticed: 31

Date Rcvd: Jan 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2015.

db +Nina F. Hutton-McGlown, 4111 Russet Way, Country Club Hills, IL 60478-4662  
 22826618 +Advocate South Suburban Hospital, 17800 Kedzie Avenue, Hazel Crest, IL 60429-0989  
 22826619 +Allied Collection Services, 8550 Balboa Blvd, Suite 232, Northridge, CA 91325-5806  
 22826620 +Chasmccarthy, 705 North East Str, Bloomington, IL 61701-3045  
 22826621 Chicago Imaging, LTD., PO Box 3183, Carol Stream, IL 60132-3183  
 22826622 Comcast, PO Box 3002, Southeastern, PA 19398-3002  
 22826623 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965  
 22826625 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
 22826627 +Dependon Collection Se, Attn: Bankruptcy, Po Box 4833, Oak Brook, IL 60522-4833  
 22826628 +Emergency Room Providers, SC, Dept 10264, PO Box 87618, Chicago, IL 60680-0618  
 22826629 +Fed Loan Serv, Po Box 61047, Harrisburg, PA 17106-1047  
 22826630 +Illinois Collection Service/ICS, Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110  
 22826632 +Med Business Bureau, Po Box 1219, Park Ridge, IL 60068-7219  
 22826633 Medsource LLC-Chic, IL, PO Box 1248, Bloomington, IL 61702-1248  
 22826637 Oaklawn Radiology Imaging Consultan, 37241 Eagle Way, Chicago, IL 60678-1372  
 22826638 +Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640  
 22826639 +Southwest Credit Card Service, 2629 Dickerson Parkway, Carrollton, TX 75007-4458  
 22826641 +Trust Rec Sv, 541 Otis Bowen Dri, Munster, IN 46321-4158  
 22826642 Us Dept Ed, Po Box 4222, Iowa City, IA 52244  
 22826644 +Webbank/fingerhut Fres, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegellaw@hotmail.com Jan 21 2015 02:10:34 David M Siegel,  
     David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
 tr +E-mail/Text: 341NOTICE@TVCH13.NET Jan 21 2015 02:14:08 Tom Vaughn,  
     55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jan 21 2015 02:12:20 Patrick S Layng,  
     Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
     Chicago, IL 60604-2027  
 22826636 EDI: GMACFS.COM Jan 21 2015 01:48:00 Nuvell Credit, 5700 Crooks Rd Ste 301,  
     Troy, MI 48098  
 22826624 E-mail/Text: legalcollections@comed.com Jan 21 2015 02:14:17 Commonwealth Edison,  
     Bankruptcy Department, 3 Lincoln Center, Oak Brook Terrace, IL 60181-4204  
 22826626 +EDI: CMIGROUP.COM Jan 21 2015 01:48:00 Credit Management Lp, 4200 International Pkwy,  
     Carrollton, TX 75007-1912  
 22826631 EDI: IRS.COM Jan 21 2015 01:48:00 IRS, Internal Revenue Service, P.O. Box 7346,  
     Philadelphia, PA 19101-7346  
 22826634 +E-mail/Text: eriggans@midwestcollection.biz Jan 21 2015 02:11:51 Midwest Coll Services,  
     2026 N University St, Peoria, IL 61604-3173  
 22826635 E-mail/Text: bankrup@aglresources.com Jan 21 2015 02:11:00 Nicor Gas,  
     Bankruptcy Dept. PO Box 190, Aurora, IL 60507-0190  
 22826640 +E-mail/Text: bankruptcy@sw-credit.com Jan 21 2015 02:12:39 Southwest Credit Systems, Inc.,  
     4120 International Parkway, Suite 100, Carrollton, TX 75007-1958  
 22826643 +EDI: AFNIVZWIRE.COM Jan 21 2015 01:48:00 Verizon, Bankruptcy Nat'l Recovery Dept,  
     PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: nbatson  
Form ID: b9i

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jan 20, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2015 at the address(es) listed below:

David M Siegel on behalf of Debtor Nina F. Hutton-McGlown [davidsiegellaw@hotmail.com](mailto:davidsiegellaw@hotmail.com),  
[davidmsiegel@hotmail.com](mailto:davidmsiegel@hotmail.com); [author@proofofpayments.com](mailto:author@proofofpayments.com); [johnellmannlaw@gmail.com](mailto:johnellmannlaw@gmail.com)  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Tom Vaughn [ecf@tvchi3.net](mailto:ecf@tvchi3.net), [ecfchi@gmail.com](mailto:ecfchi@gmail.com)

TOTAL: 3